

**Information to identify the case:**

Debtor 1	Carmen P. Fagnani Jr.	Social Security number or ITIN xxx-xx-0781
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Lori A. Fagnani	Social Security number or ITIN xxx-xx-0922
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-36114-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen P. Fagnani Jr.  
aka Carmen P. Fagnani

Lori A. Fagnani

5/5/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carmen P. Fagnani, Jr.  
Lori A. Fagnani  
Debtors

Case No. 17-36114-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 05, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Carmen P. Fagnani, Jr., Lori A. Fagnani, 122 Keystone Ave., Blackwood, NJ 08012-4708
cr	+ American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
517257632	+ APEX Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517257631	+ Advocare In-Patient Medicine, PO Box 3001 D49, Voorhees, NJ 08043-0598
517463156	+ American Honda Finance Corporation, administrator for Honda Lease Trust, Law Offices of John R. Morton, Jr., 110 Marter Ave, Suite 301 Moorestown, NJ 08057-3124
517257633	+ At Home Medical, 200 The American Road, Morris Plains, NJ 07950-2449
517257634	+ Capital Collection Service, 300 N. State Highway 73, West Berlin, NJ 08091
517257636	+ Delaware Valley Urology LLC, 2003 B Lincoln Drive West, Marlton, NJ 08053-1529
517257637	+ Dell Financial Services, One Dell Way, PS2DF-17, Austin, TX 78753
517257638	+ Dominig Fagnani, 122 Keystone Ave., Blackwood, NJ 08012-4708
517257641	+ Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
517257643	+ Northland Group, Inc., PO Box 390846, Edina, MN 55439-0846
517466493	+ PNC BANK, N.A., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517257646	+ Progressive Auto Insurance, PO Box 31260, Tampa, FL 33631-3260
517257647	+ Sage Capital Recovery, 1040 N. Kings Hwy, Cherry Hill, NJ 08034-1908
517257648	+ South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517293929	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517296770	+ TD Bank, N.A., Schiller, Knapp, Kefkowitz & Hertzel, LL, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517257653	+ Virtua Health, Patient Accounting Dept., PO Box 8500-7542, Philadelphia, PA 19178-0001
517257654	+ Virtua Health System, WJ, Patient Accounting Dept., PO Box 7009, Bellmawr, NJ 08099-7009
517257656	++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court: West Jersey Anesthesia Assoc., 102 E Centre Blvd, Marlton, NJ 08053
517272634	+ Wells Fargo Bank, NA., Shapiro and DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 05 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 05 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517290030	EDI: HNDA.COM	May 06 2021 00:23:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517257635	EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA) N.A., 15000 Capital One Dr, Richmond, VA 23238-1119
517298520	EDI: CAPITALONE.COM	May 06 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517257640	EDI: IRS.COM	May 06 2021 00:23:00	IRS, Insolvency Section, Po Box 724, Springfield,

District/off: 0312-1

User: admin

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Date Rcvd: May 05, 2021

Form ID: 3180W

Total Noticed: 43

			NJ 07081
517257642	+ Email/Text: electronicbkydocs@nelnet.net	May 05 2021 20:25:00	Nelnet, Inc., 121 S. 13th Street, Lincoln, NE 68508-1922
517257644	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2021 20:24:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
517581131	Email/Text: Bankruptcy.Notices@pnc.com	May 05 2021 20:24:00	PNC Bank, N.A., Attn:Bankruptcy, P.O. Box 94982, Cleveland, OH 44101
517257645	EDI: PRA.COM	May 06 2021 00:23:00	Portfolio Recovery Assoc., LLC, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502
517341728	EDI: PRA.COM	May 06 2021 00:23:00	Portfolio Recovery Associates, LLC, C/O dell Financial Services, LLC, POB 41067, Norfolk VA 23541
517369171	EDI: Q3G.COM	May 06 2021 00:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517257649	EDI: RMSC.COM	May 06 2021 00:23:00	SYNCB/Ebay, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
517257859	+ EDI: RMSC.COM	May 06 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517257650	EDI: TDBANKNORTH.COM	May 06 2021 00:23:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
517257651	EDI: TDBANKNORTH.COM	May 06 2021 00:23:00	TD Bank, PO Box 9547, Portland, ME 04112
517257652	+ Email/Text: bankruptcydepartment@tsico.com	May 05 2021 20:26:00	Transworld Systems, Inc., PO Box 15520, Wilmington, DE 19850-5520
517279882	+ Email/Text: electronicbkydocs@nelnet.net	May 05 2021 20:25:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517318750	+ EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517257655	+ EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306-0335
517319342	EDI: WFFC.COM	May 06 2021 00:23:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517257639	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, 210 Little Falls Drive, P.O. Box 65507, Wilmington, DE 19808-0507
517286645	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2021 at the address(es) listed below:

Name	Email Address
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank NA. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Fred R. Braverman	on behalf of Debtor Carmen P. Fagnani Jr. bravelaw@comcast.net
Fred R. Braverman	on behalf of Joint Debtor Lori A. Fagnani bravelaw@comcast.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK N.A. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8